

In re: ABRAMSON, DENNIS LEE

§ Case No. 16-20723-CDP

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Debtor(s)

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under Chapter 7 of the United States Bankruptcy Code was filed on September 23, 2016. The undersigned trustee was appointed on September 23, 2016.

2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.

3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized the gross receipts of \$ 1,977.38

Funds were disbursed in the following amounts:

Payments made under an interim distribution	<u>0.00</u>
Administrative expenses	<u>0.00</u>
Bank service fees	<u>0.00</u>
Other payments to creditors	<u>0.00</u>
Non-estate funds paid to 3rd Parties	<u>0.00</u>
Exemptions paid to the debtor	<u>0.00</u>
Other payments to the debtor	<u>0.00</u>

Leaving a balance on hand of¹ \$ 1,977.38

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

6. The deadline for filing non-governmental claims in this case was 02/14/2017 and the deadline for filing governmental claims was 03/22/2017. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$494.35. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$494.35, for a total compensation of \$494.35². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$51.91, for total expenses of \$51.91.²

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 06/21/2017 By: /s/TRACY L. ZUBROD

Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D)

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 16-20723-CDP

Trustee: (700120) TRACY L. ZUBROD, Chapter 7 Trustee

Case Name: ABRAMSON, DENNIS LEE

Filed (f) or Converted (c): 09/23/16 (f)

§341(a) Meeting Date: 10/26/16

Period Ending: 06/21/17

Claims Bar Date: 02/14/17

1 Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property <u>Abandoned</u> OA=\$554(a)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1 4746 E. Skyline Dr. Lot #4, Laramie, WY 82070, A	10,000.00	0.00		0.00	FA
2 Cash	50.00	50.00		50.00	FA
3 Checking account: AC PE Federal Credit Union	100.00	100.00		102.84	FA
4 Savings account: ACPE Federal Credit Union	5.00	5.00		5.00	FA
5 Bed, mattress, children's beds, cookware,	1,000.00	0.00		0.00	FA
6 Cell phone,	50.00	0.00		0.00	FA
7 Everyday clothing	200.00	0.00		0.00	FA
8 401 (k) or similar plan: University of Wyoming 4	1,000.00	0.00		0.00	FA
9 Retirement account: TIAA/Cref Retirement Account	15,000.00	0.00		0.00	FA
10 1995 Infiniti G20, 200,000 miles, JTWRS. Entire	100.00	0.00		0.00	FA
11 Carpen	0.00	0.00		0.00	FA
12 nonexempt wages (u)	Unknown	87.99		87.99	FA
13 2016 tax refund (u)	Unknown	2,300.00		1,731.55	FA
13 Assets Totals (Excluding unknown values)	\$27,505.00	\$2,542.99		\$1,977.38	\$0.00

Major Activities Affecting Case Closing:

TFR submitted to UST for approval.

Initial Projected Date Of Final Report (TFR): June 21, 2017

Current Projected Date Of Final Report (TFR): June 21, 2017

Form 2

Cash Receipts And Disbursements Record

Case Number: 16-20723-CDP
Case Name: ABRAMSON, DENNIS LEE

Trustee: TRACY L. ZUBROD, Chapter 7 Trustee (700120)
Bank Name: Rabobank, N.A.
Account: *****5666 - Checking Account
Blanket Bond: \$47,027,358.00 (per case limit)
Separate Bond: N/A

Taxpayer ID #: **-***2186
Period Ending: 06/21/17

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
06/05/17		Tawnya Walsh	cash on hand, bank balance, nonexempt wages, estates portion of tax refund		1,977.38		1,977.38
	{13}		estates portion of 2016 tax refund 1,731.55	1224-000			1,977.38
	{2}		cash on hand 50.00	1129-000			1,977.38
	{3}		bank balance 102.84	1129-000			1,977.38
	{4}		bank balance 5.00	1129-000			1,977.38
	{12}		nonexempt wages 87.99	1229-000			1,977.38

ACCOUNT TOTALS	1,977.38	0.00	\$1,977.38
Less: Bank Transfers	0.00	0.00	
Subtotal	1,977.38	0.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$1,977.38	\$0.00	

Net Receipts :	1,977.38
Net Estate :	\$1,977.38

TOTAL - ALL ACCOUNTS	Net Receipts	Net Disbursements	Account Balances
Checking # *****5666	1,977.38	0.00	1,977.38
	\$1,977.38	\$0.00	\$1,977.38

EXHIBIT C
ANALYSIS OF CLAIMS REGISTER

Claims Bar Date: February 14, 2017

Case Number: 16-20723-CDP

Page: 1

Date: June 21, 2017

Debtor Name: ABRAMSON, DENNIS LEE

Time: 01:38:21 PM

Claim #	Creditor Name & Address	Claim Type	Claim Ref. No. / Notes	Amount Allowed	Paid to Date	Claim Balance
200	TRACY L. ZUBROD, Chapter 7 Trustee 219 E. 18TH STREET CHEYENNE, WY 82001	Admin Ch. 7		\$494.35	\$0.00	494.35
200	TRACY L. ZUBROD, Chapter 7 Trustee 219 E. 18TH STREET CHEYENNE, WY 82001	Admin Ch. 7		\$51.91	\$0.00	51.91
1 610	COLLECTION CENTER OF WYOMING PO BOX 4000 RAWLINS, WY 82301	Unsecured		\$1,598.90	\$0.00	1,598.90
2 610	CAPITAL ONE BANK (USA), N.A. PO BOX 71083 CHARLOTTE, NC 28272-1083	Unsecured		\$3,353.90	\$0.00	3,353.90
3 610	PYOD, LLC ITS SUCCESSORS AND ASSIGNS AS ASSIGNEE OF FNBM, LLC RESURGENT CAPITAL SERVICES,PO BOX 19008 GREENVILLE, SC 29602	Unsecured		\$600.66	\$0.00	600.66
4 610	AMERICAN COLLECTION SYSTEMS, INC. 407 S. 21ST STREET LARAMIE, WY 82070	Unsecured		\$18,417.04	\$0.00	18,417.04
<< Totals >>				24,516.76	0.00	24,516.76

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 16-20723-CDP

Case Name: ABRAMSON, DENNIS LEE

Trustee Name: TRACY L. ZUBROD

Balance on hand: \$ 1,977.38

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None					

Total to be paid to secured creditors: \$ 0.00

Remaining balance: \$ 1,977.38

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - TRACY L. ZUBROD, Chapter 7 Trustee	494.35	0.00	494.35
Trustee, Expenses - TRACY L. ZUBROD, Chapter 7 Trustee	51.91	0.00	51.91

Total to be paid for chapter 7 administration expenses: \$ 546.26

Remaining balance: \$ 1,431.12

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00

Remaining balance: \$ 1,431.12

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00
 Remaining balance: \$ 1,431.12

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 23,970.50 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 6.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	COLLECTION CENTER OF WYOMING	1,598.90	0.00	95.46
2	CAPITAL ONE BANK (USA), N.A.	3,353.90	0.00	200.24
3	PYOD, LLC ITS SUCCESSORS AND ASSIGNS AS ASSIGNEE	600.66	0.00	35.86
4	AMERICAN COLLECTION SYSTEMS, INC.	18,417.04	0.00	1,099.56

Total to be paid for timely general unsecured claims: \$ 1,431.12
 Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardy general unsecured claims: \$ 0.00
 Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00

Remaining balance: \$ 0.00